Dickinson Revitalization Program Application

Thank you for your interest in applying for a Dickinson Neighborhood Revitalization Initiative (NRI) Loan. We look forward to working with you on a project that will improve your home and help to enhance the neighborhood in which you live.

ELIGIBLE IMPROVEMENT COSTS:

Funds may be used to address code and structural corrections, energy improvements, and general property improvements. Loans are available to finance new improvements not yet under construction and no work in the City ROW is eligible (including, sidewalk repairs, water main connections, etc.) If there are any code corrections identified during inspections, they must be addressed as part of the project.

APPLICANTS:

A loan applicant must be the owner-occupant of the home and meet Gate City Bank's credit standards for repayment of the improvement loan.

PROPERTY REQUIREMENTS:

☐ Located within the City of Dickinson municipal. boundaries
☐ Zoned for residential use
☐ Outside of 100-year floodplain
☐ Current assessed property value at $300,000 or less
☐ Owner-occupied single-family homes on permanent foundation (including Condos & Townhomes)
☐ Current on property taxes and special assessments

INELIGIBLE PROPERTY TYPES:

- Rental Condos
- Mobile Home (not on permanent foundation)
- Rental Townhomes
- Rental Property (includes Duplexes & Apartments).

LOAN TERMS:

- Repayment options of 10 or 15 years with an APR as low as X.XX%**
- Minimum loan $10,000/Maximum loan $100,000
- Maximum loan-to-value 90%
- Property owner responsible for closing costs & customary fees (including possible appraisal fees if required)

*** A $50,000 home equity loan at X.XX% interest rate for 120 monthly payments of $XXX.XX will have a X.XX% annual percentage rate.*

Project to be completed within 9 months of loan closing. First payment due on Gate City Bank loan within 30 days from completion of project.

PROJECT MUST INCLUDE AT LEAST ONE:

☐ Foundation work (drain tile, bracing)
- Structural changes require inspection by City staff.

☐ Siding, roofing, windows, garages, or other major exterior upgrades
☐ Addition of bedroom or new living space
☐ Major interior remodeling (i.e., kitchen remodel, bathroom remodel)
☐ Replacement of major mechanical systems (furnace, electrical system, plumbing)
☐ Landscaping, Porch or Decking Addition or Updates
☐ Water & Sewer Upgrades
☐ Radon Mitigation

QUESTIONS on Property, Contractor, or Renovation Items?

Call or E-mail City of Dickinson Planning Department – Natalie Birchak.
Phone: 701.456.7812
Email: Natalie.Birchak@dickinsongov.com

QUESTIONS on Loan Processing/Appraisals?

Call or E-mail Jocelyn Allen (NMLS# 2456149) at Gate City Bank
Phone: 701.456.7207
E-mail: jocelynallen@gatecity.bank

PLEASE SUBMIT YOUR COMPLETED APPLICATION TO:

City of Dickinson Planning Department
38 1st Street W, Dickinson, ND 58601 or email Natalie.Birchak@dickinsongov.com

Revised 2/172025

APPLICATION REQUIREMENTS:

At the time of application, applicants will be required to obtain any relevant building permits and pay any associated fees for the work through the city. Applicant to provide bids/estimates at the time of application. After the work is completed and inspection may be necessary to complete the permit. Contact the City Building Department for more information on permits, fees, and inspections process, 701.456.7803.

REPAYMENT OPTION APPLICANT IS INTERESTED IN:
(check one box below):
☐ 10-Year ☐ 15-Year

APPLICATION DEADLINE:
The deadline to apply for the 2026 Dickinson Revitalization Program is **October 31, 2026.**

SECTION A: General Information

Name - Applicant 1		Daytime Phone with Area Code	
Name - Applicant 2		Daytime Phone with Area Code	
Address			
E-mail – Applicant 1			
E-mail – Applicant 2			
Estimated Amount Requested			

SECTION B: Property Information

What type of work are you interested in completing? Check (✓) and describe below.	
Types of Work	**Describe Work**
☐ Electrical	
☐ Plumbing	
☐ Heating/Cooling	
☐ Foundation/Basement	
☐ Roof	
☐ Windows/Doors	
☐ Siding	
☐ Garage	
☐ Addition	
☐ Kitchen Remodel	
☐ Bath Remodel	
☐ Interior Finishes	
☐ Accessibility	
☐ Landscaping/Deck	
☐ Convert from Rental	
☐ Other	

EQUAL HOUSING OPPORTUNITY

SECTION C: Additional Property Information

How many bedrooms, above grade, are in your house?	How many bedrooms, below grade with egress, are in your house?	
How many bathrooms: Full _____ 3/4 bath _____ 1/2 bath _____	Total square footage?	Estimated current market value: $_____
What type of heating system is in your home? (circle one) Gas Electric Other _____	Cooling system? (circle one) Central Air Wall Air Other _____	
Basement finished, partially finished, or not finished. (if partial, please note what percentage is finished)	Homeowner's Insurance Company: _____ Agent's Name: _____ Agent's Phone: _____	
Please describe any existing, notable interior features or upgrades to your home (e.g., fireplace, sauna, hot tub, sunroom, bar, patio, deck, fence, home theatre, full kitchen/bathroom remodels, stone c o u n t e r t o p s , finished basement):		

Amount applicant is requesting to borrow: $ _____

Completed applications will be forwarded to Gate City Bank for loan review and the loan decision will be provided by Gate City Bank. Credit Decision and Approval is completed by Gate City Bank, City of Dickinson is not involved in the final decision for the loan.

All information furnished is for confidential use of the City of Dickinson or Gate City Bank. Under North Dakota Law, it is a crime to use false or misleading information in this application in order to qualify for a loan.

Signatures: I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. I authorize you to check my credit and employment history and to answer questions others may ask about my credit with you. I understand that I must update the credit information at your request if my financial situation changes.

_____ _____

Signature **Date** **Signature** **Date**

EQUAL HOUSING OPPORTUNITY